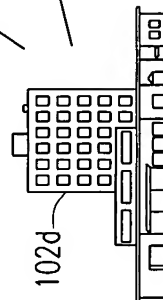
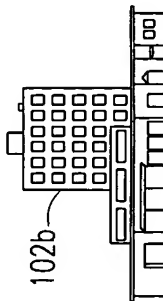
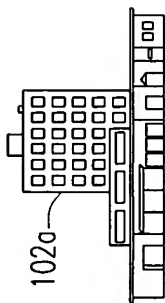
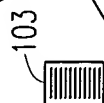




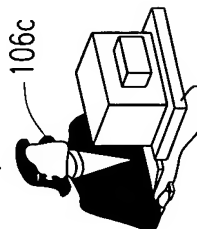
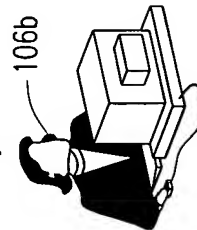
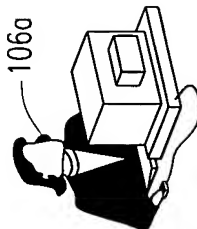
PROVIDERS



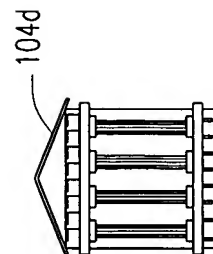
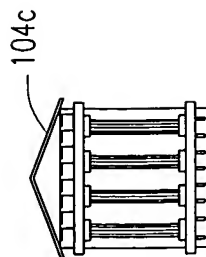
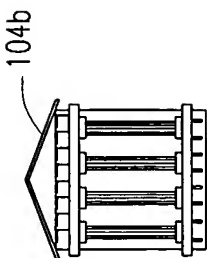
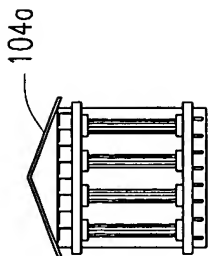
108



CLEARING
HOUSES



PAYERS



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FIG. 1B

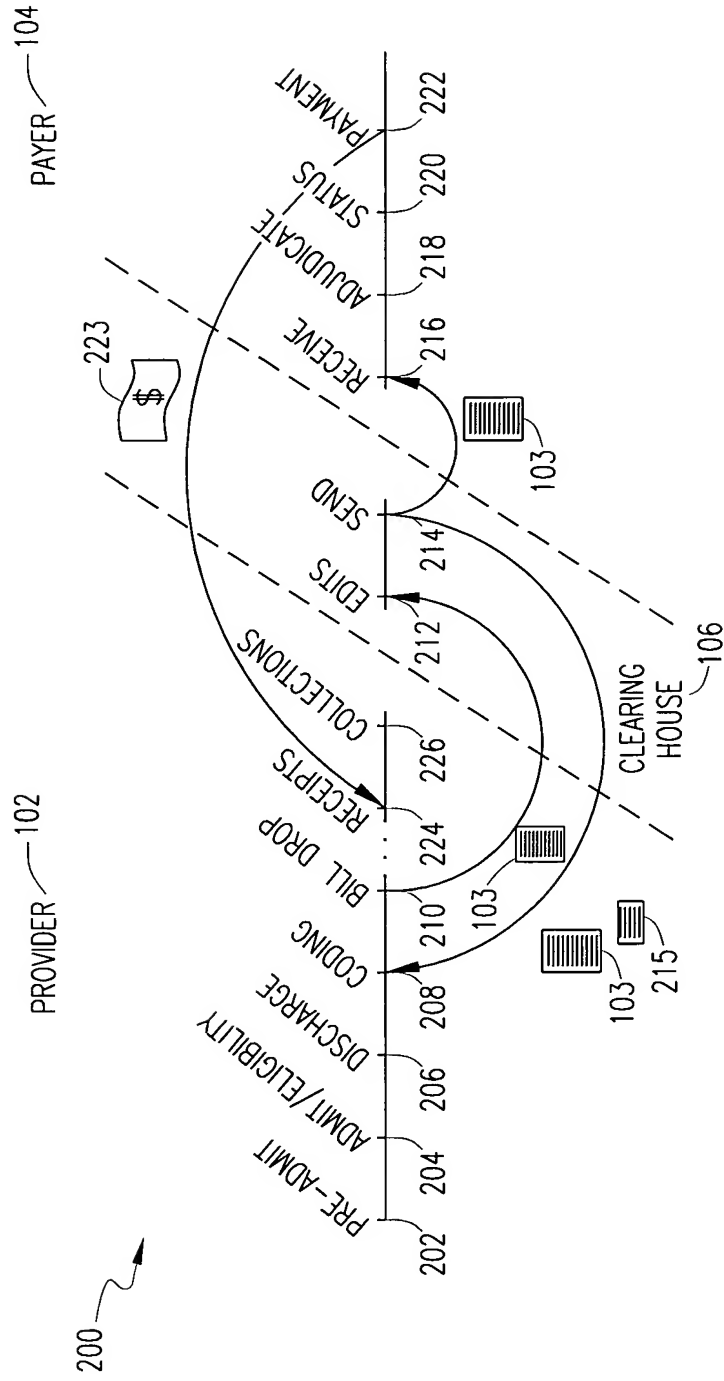
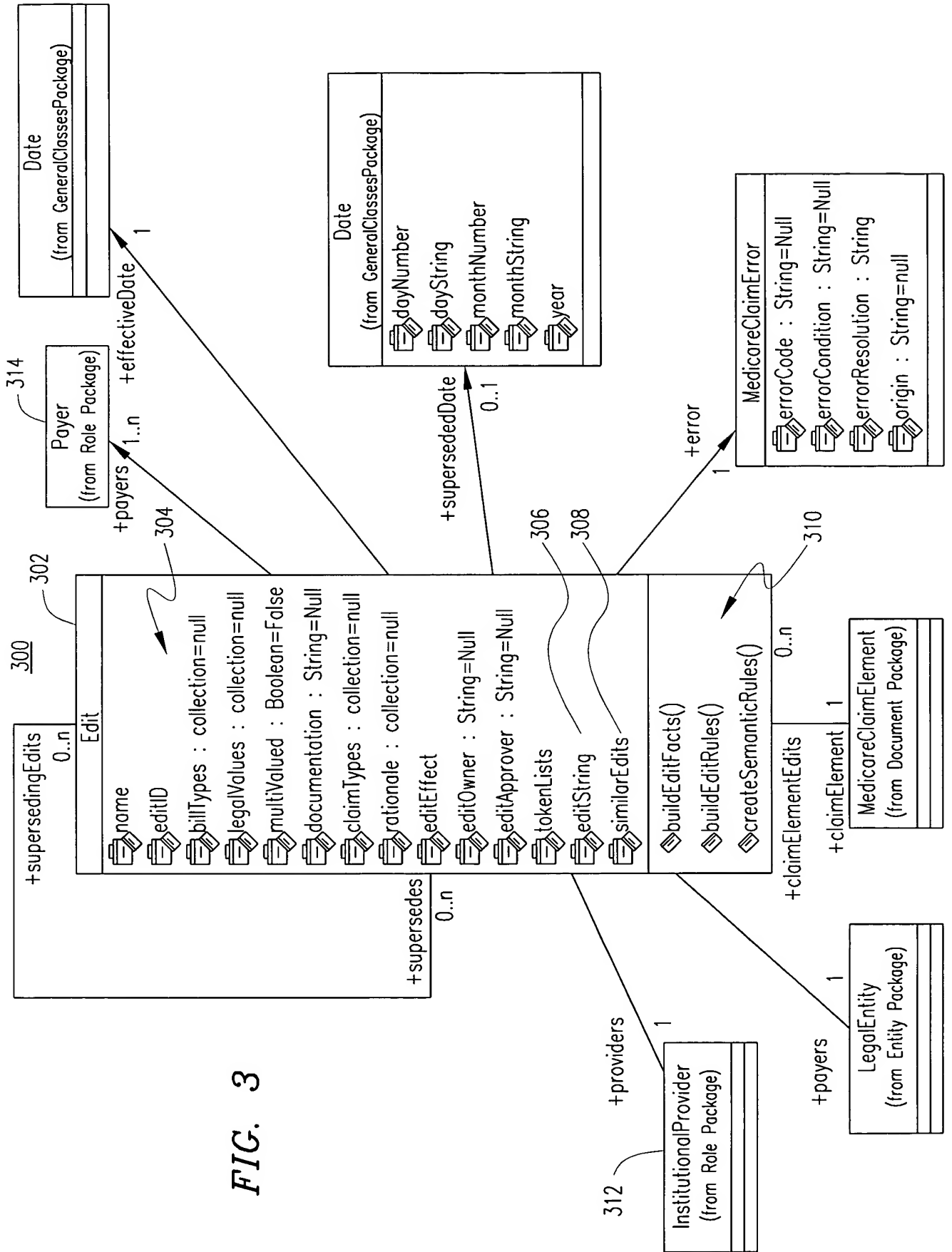


FIG. 2



400

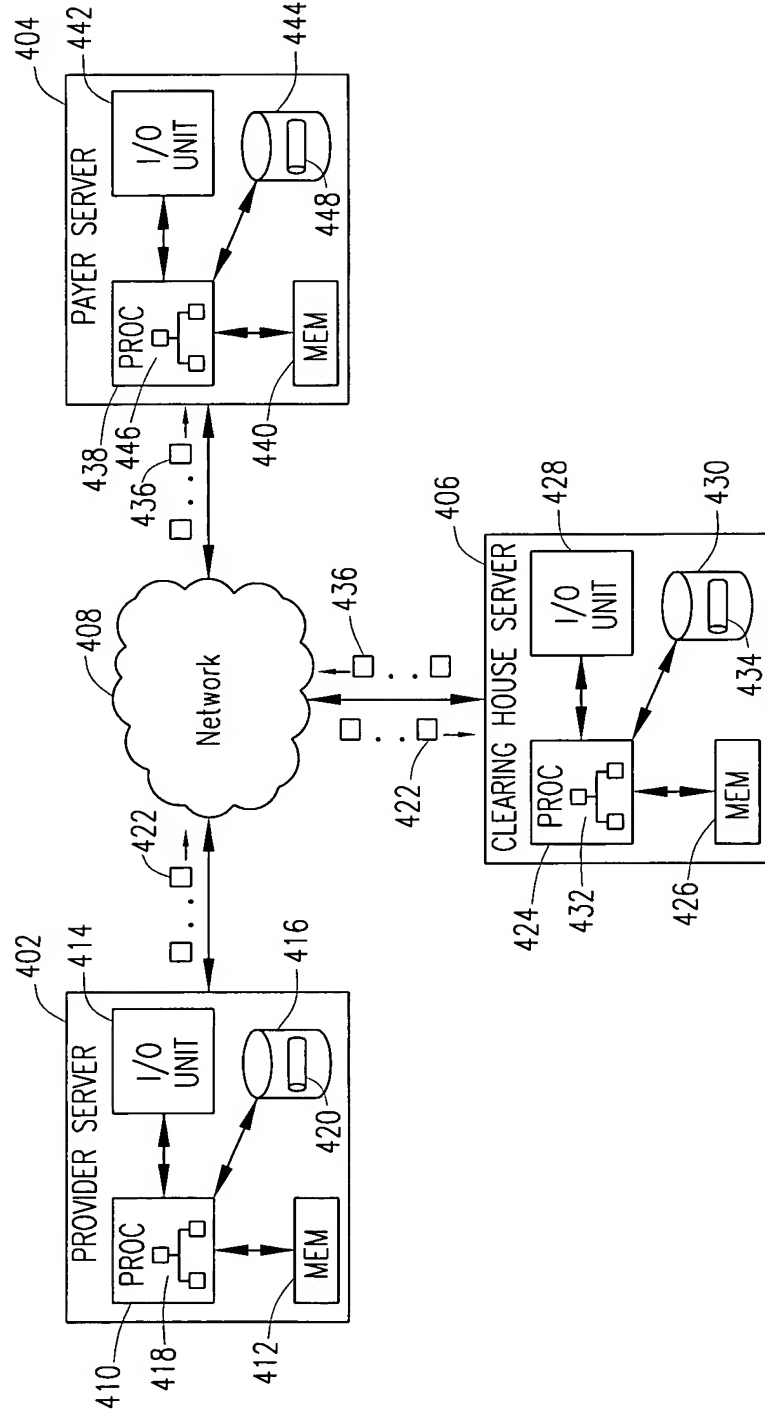


FIG. 4

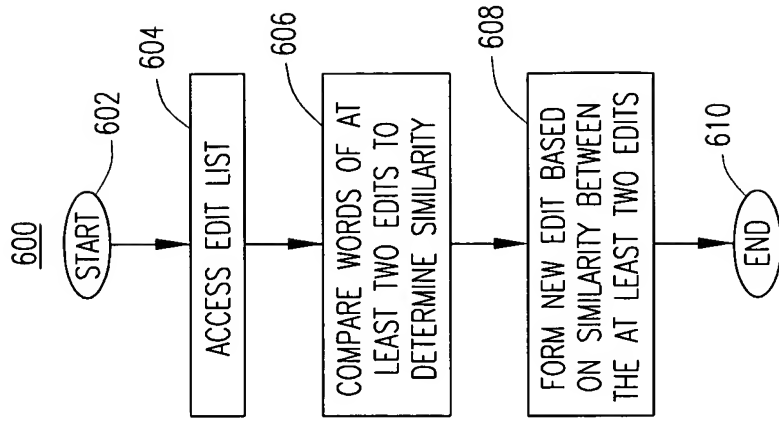


FIG. 6

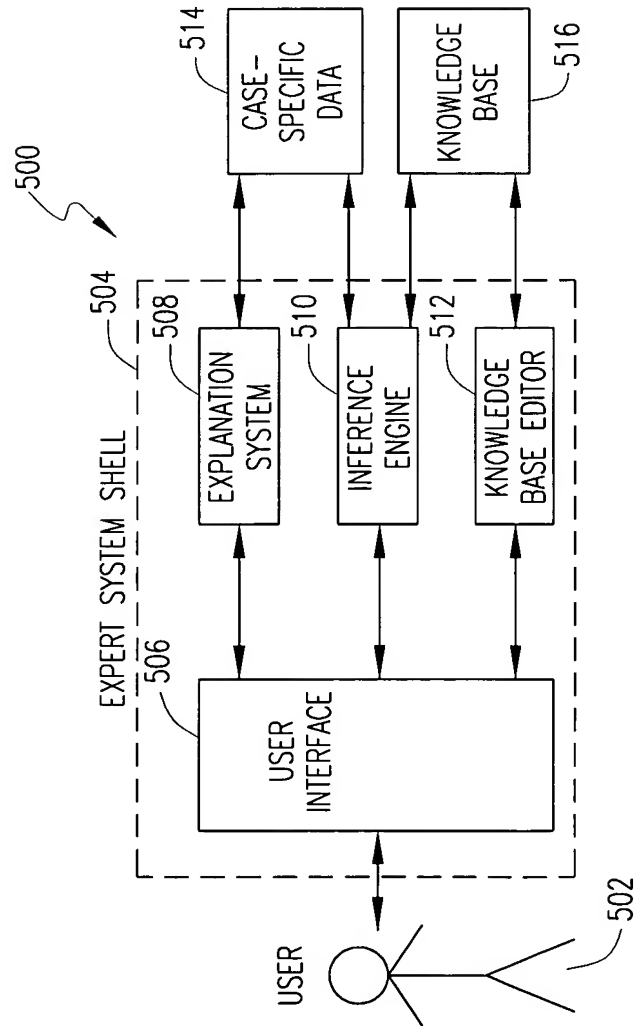
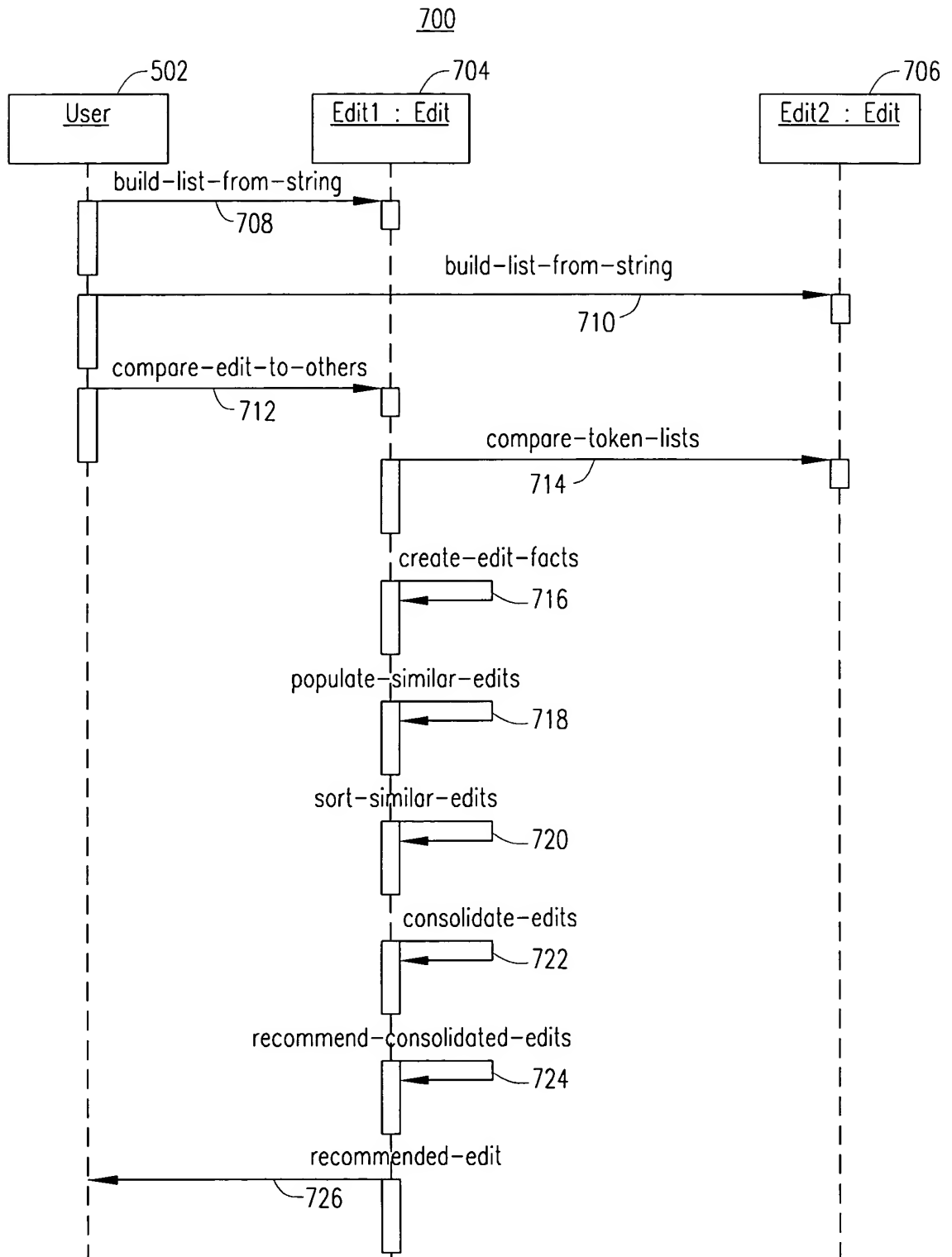


FIG. 5

**FIG. 7**